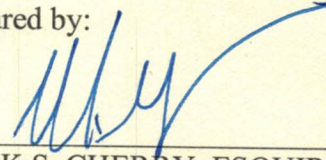


Prepared by:



MARK S. CHERRY, ESQUIRE

ID No. 043521986

385 N. Kings Highway

Cherry Hill, NJ 08034

(856) 667-1234

POWER OF ATTORNEY

A. GENERAL POWERS GRANTED

I, **GLADYS MONTALVO RUBIN**, do hereby nominate, constitute and appoint my daughter, **NANCY TESALONA**, to be my Power of Attorney to act on my behalf. In the event of the death or incapacity of my named attorney-in-fact, **NANCY TESALONA**, or if she is unwilling or unable to serve, I appoint my Son-In-Law, **MARIANO TESALONA**, as attorney in-fact, whom may act, as my successor attorney-in-fact ("my successor attorney-in-fact"), who shall have all the powers and authority hereunder as if my successor attorney-in-fact was originally designated my attorney-in-fact. In the absence of actual knowledge to the contrary, any person to whom my successor attorney-in-fact presents this power of attorney may rely on an affidavit executed by my successor attorney-in-fact, setting forth that my attorney-in-fact has died, is incapacitated or is unwilling or unable to serve, and for my use any of the following:

(1) To prepare, to execute and to file all required papers and instruments which are necessary for an effective filing under the United States Bankruptcy Code, and the pertinent state law, and in that regard: (1) to complete any credit counseling and/or financial management course requirements on my behalf, (2) to appear on my behalf at Court and the First Meeting for creditors, and (3) to do all acts and to prepare and sign all documents necessary for the filing, handling and completion thereof, including without limitation: (a) Signing the Petition, Schedules, and other documents necessary to effect the filing, (b) Submission of an application for Court approval to use Interrogatories in place of a personal appearance at the First Meeting of Creditors, (c) Signing of the Interrogatories, (d) Personal appearance at the First Meeting of Creditors, (e) Signing of affidavits and any and all other documents necessary for or related to motions, applications, and other submissions to the Court or the Bankruptcy Trustee.

(2) To do any and all other acts, similar or dissimilar to any of the above, in relation to my real property known as **331 Gordons Corner Road, Manalapan, New Jersey 07726-3102 Monmouth County**, or any part thereof, as fully effectually in all respects as I myself could do if personally present.

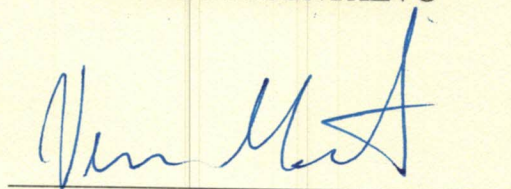
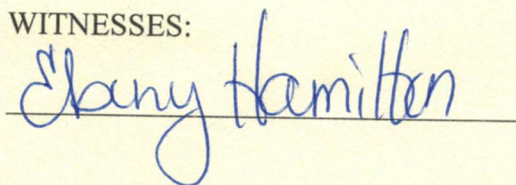
I hereby ratify and confirm everything which my said attorney shall do in the premises.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 18th day of January, 2024



GLADYS MONTALVO

WITNESSES:



STATE OF NEW JERSEY :

SS.
COUNTY OF CAMDEN :

On this 18th day of January, 2024, before me, the undersigned Notary Public, personally appeared, **GLADYS MONTALVO**, and witnesses Ebony Hamilton and Veronica Grant personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


NOTARY PUBLIC